

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

BRIAN E. CAINE, ESQ.

PARKER McCAY, P.A.

9000 Midlantic Drive, Suite 300

Marlton, New Jersey 08053

(856) 985-4059

Attorney for Secured Creditor, M&T Bank



Order Filed on June 18, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Debra S. Shapiro

Case No. 20-10457-MBK

Chapter 13

Hearing Date: 6/10/2020 at 10:00 AM

Judge: Michael B. Kaplan

**ORDER RESOLVING M&T BANK'S  
OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: June 18, 2020**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Debra S. Shapiro

Case No: 20-10457-MBK

Caption of Order: Order Resolving M&T Bank's Objection to Confirmation of Debtor's Chapter 13 Plan

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Upon consideration of M&T Bank's objection to confirmation of plan on the basis of the amount of pre-petition arrears to be cured through the plan as listed in the plan (\$68,560.44) versus the amount provided for in the secured claim (\$74,963.52); and the parties having settled their differences and agree to the form, content and entry of the within order; and for good cause appearing therefore, it is hereby;

**ORDERED** as follows:

1. The Debtor's treatment for M&T Bank's claim on property known as 812-814 Old York Road, Raritan, NJ 08869, is to cure the pre-petition arrears through the Chapter 13 plan and maintain the regular monthly post-petition payments to M&T Bank (per the terms of the loan documents) outside the plan.
2. The pre-petition arrears as listed in M&T Bank's proof of claim will govern as filed, and over the amount listed in the plan. The pre-petition arrears are \$74,963.52 and will be scheduled to be paid in full through the Debtor's Chapter 13 Plan.
3. The Chapter 13 Trustee shall adjust the amount of the arrears to be distributed to M&T Bank to reflect the terms of this Order.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Debra S Shapiro  
DebtorCase No. 20-10457-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Debra S Shapiro, 814 Old York Road, Raritan, NJ 08869-1706

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Brian E Caine on behalf of Creditor M&T Bank bcaine@parkermmcay.com,  
 BKcourtnotices@parkermmcay.com  
 Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Frances A Tomes on behalf of Creditor Dean Hecker ftomes@tomeslawfirm.com,  
 Meg@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com  
 Frances A Tomes on behalf of Creditor Estate of Marlene Hecker ftomes@tomeslawfirm.com,  
 Meg@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com  
 Kirsten B. Ennis on behalf of Debtor Debra S Shapiro pacerecf@ennislegal.com,  
 r53278@notify.bestcase.com  
 Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage, LLC d/b/a Mr. Cooper  
 ecfnofices@grosspolowy.com, lnolan@grosspolowy.com  
 Maria D. Ramos-Persaud on behalf of Creditor Nationstar Mortgage, LLC d/b/a Mr. Cooper  
 mramos-persaud@grosspolowy.com, ecfnofices@grosspolowy.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9